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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

04/20

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's	Gen First name	First name
	license or passport).	Middle name	Middle name
	Bring your picture identification to your meeting with the trustee.	Chong Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.	Brian Chong	
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-9994	

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Debtor 1 Gen Chong Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.
	Include trade names and doing business as names	Business name(s)	Business name(s)
		EIN	EIN
5.	Where you live	307 Silverstone Drive	If Debtor 2 lives at a different address:
		Carpentersville, IL 60110 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Kane	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Case number (if known)

Tell the Court About Your Bankruptcy Case 7. Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No. bankruptcy within the last 8 years? ☐ Yes. When Case number District When District Case number When Case number District 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is Yes. not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you When District Case number, if known Debtor Relationship to you When Case number, if known District 11. Do you rent your Go to line 12. No. residence? Has your landlord obtained an eviction judgment against you? ☐ Yes. No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1

Gen Chong

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Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. husiness? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to Chapter 11 of the proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or Bankruptcy Code, and you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, are you a small business cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. debtor or a debtor as § 1116(1)(B). defined by 11 U.S.C. § 1182(1)? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ☐ No. U.S.C. § 101(51D). I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and ☐ Yes. I do not choose to proceed under Subchapter V of Chapter 11. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I ☐ Yes. choose to proceed under Subchapter V of Chapter 11. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No. property that poses or is ☐ Yes. alleged to pose a threat What is the hazard? of imminent and identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention? For example, do you own perishable goods, or livestock that must be fed, Where is the property? or a building that needs urgent repairs? Number, Street, City, State & Zip Code

Debtor 1

Gen Chong

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Debtor 1 Gen Chong Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 ☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	tor 1 Gen Chong				Case numbe	(If Known)		
Part	6: Answer These Questi	ons for Rep	orting Purposes					
16.	What kind of debts do you have?	iı	ned in 11 U.S.C. § 101(8) as "incurred by an					
		_	No. Go to line 16b.					
			Yes. Go to line 17. Are your debts primarily b	usiness debts? Pus	inoss dobts are dobts	that you incurred to obtain		
			noney for a business or inve					
		Ι	☐ No. Go to line 16c.					
		[☐ Yes. Go to line 17.					
		16c. S	State the type of debts you o	owe that are not cons	umer debts or busines	s debts		
17.	Are you filing under Chapter 7?	□ No. I	am not filing under Chapter	r 7. Go to line 18.				
	Do you estimate that after any exempt property is excluded and		am filing under Chapter 7. The paid that funds will be av			erty is excluded and administrative expenses		
	administrative expenses	I	No					
	are paid that funds will be available for	[☐Yes					
	distribution to unsecured creditors?							
)	How many Creditors do	1 -49		1 ,000-5,00	00	□ 25,001-50,000		
	you estimate that you owe?	□ 50-99		☐ 5001-10,0		5 0,001-100,000		
		☐ 100-199 ☐ 200-999		□ 10,001-25	,000	☐ More than100,000		
	How much do you	□ \$0 - \$50	,,000	□ \$1,000,00	1 - \$10 million	☐ \$500,000,001 - \$1 billion		
	estimate your assets to be worth?		- \$100,000		01 - \$50 million	□ \$1,000,000,001 - \$10 billion		
			1 - \$500,000 1 - \$1 million		01 - \$100 million 001 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion		
20.	How much do you	□ \$0 - \$50	,000	□ \$1,000,00	1 - \$10 million	□ \$500,000,001 - \$1 billion		
	estimate your liabilities to be?		1 - \$100,000		01 - \$50 million 01 - \$100 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion		
			1 - \$500,000 1 - \$1 million		001 - \$500 million	☐ More than \$50 billion		
Part	7: Sign Below							
For	you	I have exar	nined this petition, and I de	clare under penalty o	f perjury that the inforn	nation provided is true and correct.		
						under Chapter 7, 11,12, or 13 of title 11, noose to proceed under Chapter 7.		
			ey represents me and I did I have obtained and read th			t an attorney to help me fill out this		
		I request re	lief in accordance with the	chapter of title 11, Un	ited States Code, spec	cified in this petition.		
			case can result in fines up			or property by fraud in connection with a rears, or both. 18 U.S.C. §§ 152, 1341, 1519,		
		Gen Chor Signature	ng		Signature of Debto	r 2		
		Executed of			Executed on MM	/ DD / YYYY		

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Debtor 1	Gen Chong	Case number (if known)	

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ John P. Carlin Signature of Attorney for Debtor	Date	November 1, 2021 MM / DD / YYYY
John P. Carlin 6277222 Printed name		
Suburban Legal Group Firm name		
1305 Remington Road Suite C		
Schaumburg, IL 60173		
Number, Street, City, State & ZIP Code		
Contact phone 847-843-8600	Email address	jcarlin@suburbanlegalgroup.com
6277222 IL		
Bar number & State		

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Fill in this infor	rmation to identify your	case:		
Debtor 1	Gen Chong First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

2/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	11: Summarize Your Assets		
			assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	144,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	12,427.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	156,427.00
Par	t2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	88,828.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	10,000.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	109,722.00
	Your total liabilities	\$	208,550.00
Par	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,802.67
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,405.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other so	chedules.
7.	Yes What kind of debt do you have?		

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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Debtor 1 Gen Chong Case number (if known)

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$_____6,095.83

O. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tot	al claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$ _	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	10,000.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	10,000.00

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			Document	Page 10 of 62			
Fill in this inf	ormation to identify y	our case and th	is filing:				
Debtor 1	Gen Chong						
Debtor 2	First Name	Middle	Name	Last Name			
Spouse, if filing)	First Name	Middle	Name	Last Name			
United States	Bankruptcy Court for tl	ne: NORTHER	N DISTRICT OF ILL	INOIS			
Case number				_			☐ Check if this is ar amended filing
							-
Official F	orm 106A/B						
3chedu	ıle A/B: Pro	operty					12/15
Part 1: Descri	be Each Residence, Bui	lding, Land, or Oth	ner Real Estate You O	own or Have an Interest In			
□ No. Go to I		itable interest in a	ny residence, buildin	g, land, or similar property?			
No. Go to l Yes. When 1.1 307 Silv	Part 2.		What is the proper ☐ Single-family ☐ Duplex or mi	ty? Check all that apply	the amount	of any secured	nims or exemptions. Put d claims on <i>Schedule D:</i> ns Secured by Property.
No. Go to l Yes. When 1.1 307 Silv	Part 2. re is the property? erstone Drive erst, if available, or other descr		What is the proper Single-family Duplex or mo Condominium Manufacture Land Investment p Timeshare Other Who has an interes	ty? Check all that apply I home ulti-unit building m or cooperative d or mobile home property st in the property? Check one	Current va entire prop \$12 Describe ti (such as fe	of any secured the Have Claim lue of the perty? 14,000.00 he nature of years.	d claims on Schedule D: ns Secured by Property. Current value of the portion you own? \$144,000.00
No. Go to lead to the Yes. When the Yes. Whe	Part 2. re is the property? erstone Drive ess, if available, or other descr	iption 60110-0000	What is the proper Single-family Duplex or more Condominium Manufacture Land Investment p Timeshare Other	ty? Check all that apply / home ulti-unit building m or cooperative d or mobile home property st in the property? Check one	Current va entire prop \$12 Describe ti (such as fe	of any secured who Have Claim lue of the perty? 14,000.00 the nature of years simple, tense	d claims on Schedule D: ns Secured by Property. Current value of the portion you own? \$144,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Debtor		ase 21-12 n Chong	2502	Doc 1	Filed 11/01/21 Document	Entered 11/ Page 11 of 62	2	14:46:41 mber (if known)	De	sc Main
			re enor	t utility veh	nicles, motorcycles			(
		dono, tracto	15, 5port	cumity von	noics, motorcycles					
□ No										
■ Ye	S									
	-	Honda Accord			Who has an interest in t Debtor 1 only	he property? Check one	t	he amount of any	secure	aims or exemptions. Put ed claims on Schedule D:
		2016			Debtor 1 only Debtor 2 only			Current value of		Current value of the
A	Approxima	te mileage:	2	292000	Debtor 1 and Debtor 2	only		entire property?	uic .	portion you own?
	Other infor	mation:			☐ At least one of the deb	otors and another				
					Check if this is comr	nunity property	_	\$4,500	0.00	\$4,500.00
					n for all of your entries hat number here					\$4,500.00
Do you 6. Hous Exar	own or sehold g	oods and fur	gal or eq	uitable inte	ms erest in any of the follo china, kitchenware	wing items?			1	Current value of the portion you own? Do not deduct secured claims or exemptions.
□ No	o es. Desc	wih o								
- 16	es. Desc	inde								
			Misc. H	ousehold	Goods					\$1,800.0
■ No	<i>mples:</i> Te in	cluding cell pl			o, stereo, and digital equedia players, games	ipment; computers, pr	rinters, sca	anners; music o	collecti	ons; electronic devices
	ot				orints, or other artwork; b lectibles	ooks, pictures, or othe	er art objec	cts; stamp, coin	, or ba	seball card collections;
	es. Desc	ribe								
	<i>mples:</i> Sp m	or sports and ports, photogr usical instrum	raphic, ex		d other hobby equipment	; bicycles, pool tables,	, golf clubs	s, skis; canoes	and ka	ayaks; carpentry tools;
	o es. Desc	ribe								
10. Fire	arms	Pistols, rifles,	-h -t							

Official Form 106A/B Schedule A/B: Property page 2

D.	shtor 1	Can Chang	Document Page 12 of 62	
De	ebtor 1	Gen Chong	Case number (if known)	
	Clothe Examp	s oles: Everyday clothes, furs, leather coa	ats, designer wear, shoes, accessories	
		Describe		
		Clothes		\$200.00
12.	Jewelr Examp		v, engagement rings, wedding rings, heirloom jewelry, watches, gems,	gold, silver
	■ No			
	☐ Yes.	Describe		
13.		rm animals oles: Dogs, cats, birds, horses		
	■ No			
	☐ Yes.	Describe		
14.	Any ot ■ No	ner personal and household items ye	ou did not already list, including any health aids you did not list	
		Give specific information		
15			from Part 3, including any entries for pages you have attached	\$2,000.00
		scribe Your Financial Assets		
Do	you ow	n or have any legal or equitable inte	erest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	■ No	oles: Money you have in your wallet, in	your home, in a safe deposit box, and on hand when you file your petit	ion
17.			ial accounts; certificates of deposit; shares in credit unions, brokerage ecounts with the same institution, list each.	houses, and other similar
	□ No		Institution name:	
	Yes		Institution name:	
		17.1.	Discover Bank	\$90.00
		17.2.	Capital One Bank	\$1,000.00
18.		mutual funds, or publicly traded stoples: Bond funds, investment accounts to	ocks with brokerage firms, money market accounts	
	■ No			
	☐ Yes	Institution or	issuer name:	
	joint v	ıblicly traded stock and interests in i enture	incorporated and unincorporated businesses, including an interes	st in an LLC, partnership, and
	■ No			
	☐ Yes.	Give specific information about them Name of entity:	% of ownership:	
20.		ment and corporate bonds and othe	er negotiable and non-negotiable instruments	

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Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

Official Form 106A/B Schedule A/B: Property page 3

D-	. h d			Doc 1	Filed 11/01/21 Document	Entered 11/01/21 14:46:4 Page 13 of 62	
De	ebtor 1	Gen Chong				Case number (if kn	nown)
	■ No						
	☐ Yes.	Give specific in		out them r name:			
21.	Retirer	nent or pensio	n accounts				
				, Keogh, 401	(k), 403(b), thrift saving	gs accounts, or other pension or profit-sha	aring plans
	☐ Yes.	List each accou		y. account:	Institution i	name:	
22.	Your s		ed deposits	you have ma		tinue service or use from a company ctric, gas, water), telecommunications co	ompanies, or others
	_				Institution i	name or individual:	
23.	Annuit	ies (A contract	for a periodic	payment of	money to you, either fo	r life or for a number of years)	
	■ No □ Yes		ssuer name	and descripti	on.		
			i IDA i	·			
		C. §§ 530(b)(1)			n a qualified ABLE pro	ogram, or under a qualified state tuitio	on program.
	☐ Yes	l	nstitution na	me and desc	ription. Separately file t	he records of any interests.11 U.S.C. § 52	521(c):
	Trusts	equitable or f	uture intere	sts in prope	rty (other than anythir	ng listed in line 1), and rights or power	rs exercisable for your benefit
		Give specific in	nformation at	oout them			
26.					ts, and other intellector roceeds from royalties a	ual property and licensing agreements	
	☐ Yes.	Give specific in	nformation at	oout them			
		es, franchises bles: Building pe				n holdings, liquor licenses, professional l	licenses
	☐ Yes.	Give specific in	nformation at	oout them			
Mo	oney or	property owed	to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax ref	unds owed to	you				
	■ No □ Yes.	Give specific in	formation ab	out them, inc	luding whether you alre	eady filed the returns and the tax years	
		support bles: Past due o	or lump sum a	alimony, spou	usal support, child supp	ort, maintenance, divorce settlement, pro	operty settlement
	☐ Yes.	Give specific in	formation				
	Examp		ges, disabilit	y insurance p	payments, disability ber someone else	nefits, sick pay, vacation pay, workers' co	ompensation, Social Security
	\square No						

Official Form 106A/B Schedule A/B: Property page 4

■ Yes. Give specific information..

	Case 21-125	02 Doc 1	Filed 11/01/21 Document	Entered 11/01/21 14:46:41 Page 14 of 62	L Desc Main
Debtor 1	Gen Chong		Document	Case number (if know	<i>n</i>)
				insurance check from house damage	
		from 2 was is		2016; still has not cashed it	\$2,837.00
	sts in insurance polic				
<i>Exam</i> □ No	ples: Health, disability,	or life insurance;	health savings account	(HSA); credit, homeowner's, or renter's insu	rance
	. Name the insurance of	company of each r	onliny and list its value		
— 103.	. Name the insurance t	Company name:	olicy and list its value.	Beneficiary:	Surrender or refund
					value:
		Term Life Insura	ance with Employer		\$0.00
If you			n someone who has di cct proceeds from a life in	ed nsurance policy, or are currently entitled to r	eceive property because
☐ Yes.	Give specific informa	tion			
			you have filed a lawsunsurance claims, or right	uit or made a demand for payment	
□ No	pies. Accidents, emplo	yment disputes, in	isdiance claims, or right	is to sue	
Yes.	Describe each claim.				
		<u> </u>			\neg
			against Convergent C Collection Practices A	Outsourcing for a violation of the Fair	
			ey is John P. Carlin 8		\$1,000.00
		claim a	against Radius Globa	Il Solutions for a violation of the Fair	7
			Collection Practices A		
		Attorne	ey is John P. Carlin 8	47-843-8600	\$1,000.00
	contingent and unliq	uidated claims of	f every nature, includir	ng counterclaims of the debtor and rights	s to set off claims
■ No	Describe each claim.				
□ res.	. Describe each claim.				
	nancial assets you di	d not already list			
■ No	Circa and aiting in to make	4 :			
⊔ Yes.	Give specific information	iion			
36. Add	the dollar value of all	of your entries fr	rom Part 4, including a	any entries for pages you have attached	A. 007.00
for P	art 4. Write that numb	per here			\$5,927.00
Part 5: De	escribe Any Business-Re	lated Property You	Own or Have an Interest	In. List any real estate in Part 1.	
	, -	r equitable interest	in any business-related រុ	property?	
_	o to Part 6.				
☐ Yes. (Go to line 38.				
			-Related Property You Ow	vn or Have an Interest In.	
II)	you own or have an intere	or in ranniand, list it i	iii ait i.		
		jal or equitable in	nterest in any farm- or	commercial fishing-related property?	
_	. Go to Part 7.				
☐ Yes	s. Go to line 47.				

Official Form 106A/B Schedule A/B: Property page 5

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Debtor 1 Case number (if known) Gen Chong Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership $\hfill \square$ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$144,000.00 Part 2: Total vehicles, line 5 \$4.500.00 57. Part 3: Total personal and household items, line 15 \$2,000.00 58. Part 4: Total financial assets, line 36 \$5,927.00 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$12,427.00 Copy personal property total \$12,427.00

Official Form 106A/B Schedule A/B: Property page 6

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$156,427.00

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Fill in this infor	mation to identify your	case:	Ü	
Debtor 1	Gen Chong First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is an
				amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption.
307 Silverstone Drive Carpentersville, IL 60110 Kane County	\$144,000.00	\$15,000.00 735 ILCS 5/12-901
Line from Schedule A/B: 1.1		□ 100% of fair market value, up to any applicable statutory limit
2016 Honda Accord 292000 miles Line from Schedule A/B: 3.1	\$4,500.00	\$2,400.00 735 ILCS 5/12-1001(c)
Ente from Genedale AVD. G. 1		☐ 100% of fair market value, up to any applicable statutory limit
Misc. Household Goods	\$1,800.00	\$1,800.00 735 ILCS 5/12-1001(b)
Enterior Governo 775. G. 1		☐ 100% of fair market value, up to any applicable statutory limit
Clothes Line from Schedule A/B: 11.1	\$200.00	\$200.00 735 ILCS 5/12-1001(a)
Ente from Genedale AVE. 11.1		☐ 100% of fair market value, up to any applicable statutory limit
Discover Bank Line from Schedule A/B: 17.1	\$90.00	\$90.00 735 ILCS 5/12-1001(b)
Ene nom concade A.B. 11.1		☐ 100% of fair market value, up to any applicable statutory limit

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De	ebtor 1 Gen Chong		Case number (if known)				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption			
		Copy the value from Schedule A/B	Check only one box for each exemption.				
	Capital One Bank Line from Schedule A/B: 17.2	\$1,000.00	\$1,000.00	735 ILCS 5/12-1001(b)			
			☐ 100% of fair market value, up to any applicable statutory limit				
	POSSIBLY due \$2837 from insurance check from house damage from 2019	\$2,837.00	\$1,110.00	735 ILCS 5/12-1001(b)			
	was issued the check in 9/2016; still has not cashed it Line from <i>Schedule A/B</i> : 30.1		☐ 100% of fair market value, up to any applicable statutory limit				
3.	Are you claiming a homestead exemption of (Subject to adjustment on 4/01/22 and every 3 No			it.)			
	Yes. Did you acquire the property covere	ed by the exemption wi	thin 1,215 days before you filed this case	?			
	□ No						
	☐ Yes						

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		Document Pa	age 18 (of 62		
Fill in this info	ormation to identify you	ır case:				
Debtor 1	Gen Chong					
	First Name	Middle Name La	st Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name La	st Name			
United States	Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINC	/IS			
Case number						
(if known)					☐ Check	if this is an
					amend	ed filing
o	4005					
Official Fo	<u>rm 106D</u>					
Schedule	e D: Creditors	Who Have Claims Se	cured	by Propert	У	12/15
Do oo oomulata	and accurate as massible	If the married manufactor filling together b	ath are arm	ally recommendate for a	unnlying correct informs	ion 16 more once
	the Additional Page, fill it	If two married people are filing together, bout, number the entries, and attach it to the				
1. Do any credito	ors have claims secured by	y your property?				
☐ No. Che	eck this box and submit t	his form to the court with your other sch	edules. You	ı have nothing else t	o report on this form.	
_	I in all of the information	•		, , , , , , , , , , , , , , , , , , ,		
		below.				
Part 1: List	All Secured Claims			Column A	Column B	Column C
for each claim. I	f more than one creditor has	more than one secured claim, list the creditor s a particular claim, list the other creditors in F cal order according to the creditor's name.		Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion
2.1 Honda F	inance	Describe the property that secures the o	:laim:	\$11,522.00	\$4,500.00	\$7,022.00
Creditor's N	ame	2016 Honda Accord 292000 miles	3			
DO Day	F 200	As of the date you file, the claim is: Chec	k all that			
PO Box Flain II	. 60121-5308	apply.				
	reet, City, State & Zip Code	Contingent				
Number, Su	eet, City, State & Zip Code	☐ Unliquidated☐ Disputed				
Who owes the	debt? Check one.	Nature of lien. Check all that apply.				
■ Debtor 1 only	1	☐ An agreement you made (such as mort	gage or secu	red		
Debtor 2 only		car loan)				
Debtor 1 and		☐ Statutory lien (such as tax lien, mechan	ic's lien)			
_	of the debtors and another	☐ Judgment lien from a lawsuit	,			
☐ Check if this	claim relates to a	☐ Other (including a right to offset)				

community debt

Date debt was incurred 2017

Last 4 digits of account number

5544

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Debtor 1 Gen Chong	g		Case r	Case number (if known)			
First Name	Middle N	ame Last Name					
2.2 US Bank Home	e Mortgage	Describe the property that secures the cl	aim:	\$77,306.00	\$144,000.00	\$0.00	
Creditor's Name		307 Silverstone Drive Carpentersv IL 60110 Kane County	rille,				
Attn: Bankrupto 4801 Frederica Owensboro, KY	St	As of the date you file, the claim is: Check apply. Contingent	all that				
Number, Street, City, S	State & Zip Code	☐ Unliquidated					
Who owes the debt? C	heck one.	☐ Disputed Nature of lien. Check all that apply.					
■ Debtor 1 only □ Debtor 2 only		☐ An agreement you made (such as mortg car loan)	age or secured				
Debtor 1 and Debtor 2	•	Statutory lien (such as tax lien, mechanic	c's lien)				
☐ At least one of the deb ☐ Check if this claim re community debt		☐ Judgment lien from a lawsuit ☐ Other (including a right to offset)					
Date debt was incurred	Opened 1/29/16 Last Active 10/21	Last 4 digits of account number	1963				
Add the dollar value of	f your entries in C	olumn A on this page. Write that number h	ere:	\$88,828	.00		
If this is the last page of Write that number here	•	the dollar value totals from all pages.		\$88,828	.00		

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

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				Document	Page	20 of 6	62				
Fill in	this informa	ation to identify your	case:								
Debto	r 1	Gen Chong									
		First Name	Middle I	Name	Last Name)					
Debto											
(Spouse	e if, filing)	First Name	Middle I	Name	Last Name	•					
United	d States Bank	cruptcy Court for the:	NORTHER	N DISTRICT OF ILLI	INOIS						
Case	number										
(if know										if this is an	
									amend	ed filing	
Offic	ial Form	106F/F									
		F: Creditors W	ho Have	e Unsecured (Claim	s				12/15	
any exe Schedu Schedu left. Atta	ecutory contra ile G: Executo ile D: Creditor ach the Conti	accurate as possible. Us nots or unexpired leases by Contracts and Unexp is Who Have Claims Sect nuation Page to this pag per (if known).	that could res ired Leases (C ured by Prope	sult in a claim. Also lis Official Form 106G). Do erty. If more space is n	st executo o not inclu eeded, co	ry contract de any cre py the Part	s on Schedule A/B: F ditors with partially s you need, fill it out, i	roperty (Of ecured clai number the	ficial Forr ms that a entries ir	n 106A/B) and on re listed in the boxes on the	
Part 1		of Your PRIORITY Un	secured Cla	iims							
1. Do	any creditors	s have priority unsecure	d claims agaiı	nst you?							
	No. Go to Par	rt 2.									
	Yes.										
ide po:	entify what type essible, list the	oriority unsecured claims of claim it is. If a claim ha claims in alphabetical orde an one creditor holds a pa	s both priority er according to	and nonpriority amounts the creditor's name. If y	s, list that o ou have m	laim here a	nd show both priority a	nd nonpriori	ty amount	s. As much as	
(Fo	or an explanati	on of each type of claim, s	ee the instruct	ions for this form in the i	instruction	booklet.)	Total alaim	Deiovitus		Namoviavitu	
							Total claim	Priority amount		Nonpriority amount	
2.1	ILDOCFS	}	L	ast 4 digits of accoun	t number	5544	\$0.00		\$0.00	\$0.00)
	Priority Cred										
		Collections Monroe Station 433	١	When was the debt inc	urred?	2020		-			
		d, IL 62701									
		eet City State Zip Code		As of the date you file,	the claim	is: Check a	all that apply				
V	Vho incurred t	the debt? Check one.]	☐ Contingent							
	Debtor 1 onl	ly	[☐ Unliquidated							
	Debtor 2 onl	ly	[☐ Disputed							
	Debtor 1 and	d Debtor 2 only	7	Type of PRIORITY unse	ecured cla	im:					
	☐ At least one	of the debtors and anothe	_{er} [☐ Domestic support obl	ligations						
_	_	s claim is for a commur	_	Taxes and certain oth	ner debts v	ou owe the	government				
		bject to offset?		Claims for death or p							
•	No			Other. Specify							

current child support

☐ Yes

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Debtor 1 Gen Chong		Case num	ber (if known)		
2.2 Illinois Department of Revenue Priority Creditor's Name	Last 4 digits of account number	5544	Unknown	Unknown	Unknown
P.O. Box 64338	When was the debt incurred?	2018-2020			
Chicago, IL 60664 Number Street City State Zip Code	As of the date you file, the claim	in Chook all th	ot opply		
Who incurred the debt? Check one.	Contingent	is. Check all th	ат аррту		
■ Debtor 1 only	☐ Unliquidated				
Debtor 2 only	_				
<u> </u>	☐ Disputed Type of PRIORITY unsecured cla	aim·			
☐ Debtor 1 and Debtor 2 only	Domestic support obligations	aiiii.			
At least one of the debtors and another	_				
☐ Check if this claim is for a community debt	■ Taxes and certain other debts□ Claims for death or personal in	-			
Is the claim subject to offset? ■ No	_	jury wrille you w	ere moxicated		
☐ Yes	Other. Specify unknown a	nd may be a	lien		
2.3 Internal Revenue Service	Last 4 digits of account number	5544	\$10,000.00	\$10,000.00	\$0.00
Priority Creditor's Name P.O. Box 7346	When was the debt incurred?	2018-2020			
Philadelphia, PA 19101-7346	When was the dept incurred?	2010-2020	<u>'</u>		
Number Street City State Zip Code	As of the date you file, the claim	is: Check all th	at apply		
Who incurred the debt? Check one.	☐ Contingent				
Debtor 1 only	☐ Unliquidated				
☐ Debtor 2 only	☐ Disputed				
☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	aim:			
\square At least one of the debtors and another	☐ Domestic support obligations				
☐ Check if this claim is for a community debt	Taxes and certain other debts	you owe the gov	vernment		
Is the claim subject to offset?	☐ Claims for death or personal in	jury while you w	ere intoxicated		
■ No	Other. Specify				
☐ Yes	unknown a	nd may be a	lien		
2.4 Rebekah Chong	Last 4 digits of account number	5544	\$0.00	\$0.00	\$0.00
Priority Creditor's Name	MII				
29 Myers Drive Pontiac, IL 61764	When was the debt incurred?	2020			
Number Street City State Zip Code	As of the date you file, the claim	is: Check all th	at apply		
Who incurred the debt? Check one.	☐ Contingent				
■ Debtor 1 only	☐ Unliquidated				
☐ Debtor 2 only	☐ Disputed				
☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cl	aim:			
☐ At least one of the debtors and another	☐ Domestic support obligations				
☐ Check if this claim is for a community debt	■ Taxes and certain other debts	you owe the gov	vernment		
Is the claim subject to offset?	☐ Claims for death or personal in				
No	Other. Specify				
Yes		ort recepeien	t		
Part 2: List All of Your NONPRIORITY Unsecu	red Claims				
3. Do any creditors have nonpriority unsecured clain					
☐ No. You have nothing to report in this part. Submit		schedules			
	and term to the court with your other	conocioo.			
Yes.					
List all of your nonpriority unsecured claims in the unsecured claim, list the creditor separately for each of the one graditor holds a portionar claim, list the other than one graditor holds a portionar doing, list the other than one graditor holds a portionary doing.	laim. For each claim listed, identify w	hat type of claim	it is. Do not list claim	ns already included in Pa	art 1. If more

Total claim

Part 2.

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Case number (if known)

Depto	r1 Gen Chong		Case number (if known)	
4.1	Amex	Last 4 digits of account number	4093	\$2,430.00
	Nonpriority Creditor's Name Correspondence/Bankruptcy Po Box 981540 El Paso, TX 79998 Number Street City State Zip Code	When was the debt incurred? As of the date you file, the claim	Opened 3/17/16 Last Active 7/01/17	
	Who incurred the debt? Check one.	As of the date you me, the claim	ъ. Спеск ан that арргу	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharir		
	Yes	■ Other. Specify Credit Card		
4.2	Bank of America Nonpriority Creditor's Name	Last 4 digits of account number	7721	\$0.00
	Attn: Bankruptcy Po Box 982234 El Paso, TX 79998	When was the debt incurred?	Opened 10/10 Last Active 7/08/14	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharir	on plans, and other similar debts	
	☐ Yes	■ Other. Specify Credit Card		
4.3	Best Practices Inpatient Care, Ltd. Nonpriority Creditor's Name	Last 4 digits of account number		\$1,747.00
	PO Box 268 Lake Zurich, IL 60047	When was the debt incurred?	2021	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	Пол		
		☐ Contingent		
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Unliquidated☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ At least one of the debtors and another ☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?		aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify collection		

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Debto	r 1 Gen Chong		Case number (if known)			
4.4	Blitt And Gaines, P.C. Nonpriority Creditor's Name	Last 4 digits of account number	5544	Unknown		
	661 W. Glenn Avenue	When was the debt incurred?	2020			
	Wheeling, IL 60090 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply			
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not			
	■ No	☐ Debts to pension or profit-sharin	ng plans, and other similar debts			
	Yes	Other. Specify collection				
4.5	Canital One	Look & divite of account number	2606	\$0.00		
4.5	Capital One Nonpriority Creditor's Name	Last 4 digits of account number		φυ.υυ_		
	Attn: Bankruptcy		Opened 04/11 Last Active			
	Po Box 30285	When was the debt incurred?	6/21/14			
	Salt Lake City, UT 84130 Number Street City State Zip Code	is: Check all that apply				
	Who incurred the debt? Check one.	,,,,,,	an anat appry			
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing				
	Yes	■ Other. Specify Credit Card				
4.6	Cavalry Portfolio Services	Last 4 digits of account number	5818	\$6,841.00		
	Nonpriority Creditor's Name	_		+ -,		
	Attn: Bankruptcy 500 Summit Lake Drive, Suite 400	When was the debt incurred?	Opened 1/28/19 Last Active 04/18			
	Vahalla, NY 10595 Number Street City State Zip Code	As of the date you file, the claim	is: Chack all that apply			
	Who incurred the debt? Check one.	As of the date you me, the dam's	э. Опеск ан так арргу			
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only					
	Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured				
	☐ Check if this claim is for a community	Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims				
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	■ Other. Specify 08 Citibank				
		· · · · · · · · · · · · · · · · · · ·				

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Deptor	Gen Chong		Case number (if known)	
4.7	Cavalry Portfolio Services	Last 4 digits of account number	4592	\$1,764.00
	Nonpriority Creditor's Name Attn: Bankruptcy 500 Summit Lake Drive, Suite 400 Vahalla, NY 10595	When was the debt incurred?	Opened 6/24/19 Last Active 05/17	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	Student loans	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify _08 Citibank		
4.8	CEP America - Illinois, PC Nonpriority Creditor's Name	Last 4 digits of account number	2020	\$1,325.00
	PO Box 582663 Modesto, CA 95358	When was the debt incurred?	2020	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify collection		
4.9	Chase Card Services Nonpriority Creditor's Name	Last 4 digits of account number	9093	\$4,366.00
	Attn: Bankruptcy Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 11/18/11 Last Active 01/17	
	Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	,	
	■ No	☐ Debts to pension or profit-sharir	ng plans, and other similar debts	
	☐ Yes	Other. Specify Credit Card		

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Denioi	Gen Chong		Case number (ii known)	
4.1 0	Citibank	Last 4 digits of account number	5127	\$5,208.00
	Nonpriority Creditor's Name Citicorp Credit Srvs/Centralized Bk dept Po Box 790034 St Louis, MO 63179	When was the debt incurred?	Opened 2/02/16 Last Active 4/15/20	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Credit Card		
4.1	ComenityCapital/blnle	Last 4 digits of account number	0552	\$0.00
	Nonpriority Creditor's Name Attn: Bankruptcy Dept Po Box 182125 Columbus, OH 43218	When was the debt incurred?	Opened 01/15 Last Active 2/17/16	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharir	ng plans, and other similar debts	
	☐ Yes	■ Other. Specify Charge Acc		
4.1				
2	Convergent Outsourcing, Inc. Nonpriority Creditor's Name	Last 4 digits of account number		\$126.00
	Attn: Bankruptcy 800 Sw 39th St, Ste 100 Renton, WA 98057	When was the debt incurred?	Opened 08/19 Last Active 07/17	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other Specify Collection A	ttornev Comcast	

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Debt	or 1 Gen Chong		Case number (if known)	
4.1 3	Credit Management	Last 4 digits of account number	5544	\$127.00
	Nonpriority Creditor's Name 4200 International Pkwy Carrollton, TX 75007	When was the debt incurred?	2017	
	Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify collection		
4.1 4	Discover Financial	Last 4 digits of account number	5764	\$1,911.00
	Nonpriority Creditor's Name	_		
	Attn: Bankruptcy Po Box 3025	When was the debt incurred?	Opened 02/14 Last Active 9/30/21	
	New Albany, OH 43054	when was the dept incurred?	9/30/21	
	Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	Other. Specify Credit Card		
4.1 5	Elite Medical Transportation	Last 4 digits of account number	5544	\$1,130.00
<u> </u>	Nonpriority Creditor's Name	_		<u>.</u>
	PO BOX 323	When was the debt incurred?	2020	
	Elgin, IL 60121 Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	7.5 6 4 9.4 9.4	er chook all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	3,,	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other Specify collection		

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Depto	Gen Chong		Case number (if known)	
4.1	fox valley laboratory physicians	Last 4 digits of account number	5544	\$24.00
0	Nonpriority Creditor's Name p.o. box 120153	When was the debt incurred?	2020	<u>-</u>
	Grand Rapids, MI 49528 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
		_ '		
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	Student loans	a ciami.	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	<u> </u>	Debts to pension or profit-sharin	a plane, and other similar debte	
	■ No □ Yes	Other. Specify medical bill	g plans, and other similar debts	
	_ 103	Other. Specify		
4.1 7	GC Services Limited Partnership	Last 4 digits of account number	5544	Unknown
	Nonpriority Creditor's Name P.O. Box 95366	When was the debt incurred?	2017	
	Atlanta, GA 30347 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify collection		
4.1			0070	*
8	Harris & Harris Nonpriority Creditor's Name	Last 4 digits of account number	2370	\$13,614.00
	Attn: Bankruptcy 111 W Jackson Blvd, Ste 400 Chicago, IL 60604	When was the debt incurred?	Opened 11/20 Last Active 04/20	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
	Debtor 1 only	Continues t		
	_	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	d claim:	
	At least one of the debtors and another	Student loans	. v.a	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	·	ttorney Advocate Sherman	

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Case number (if known)

Dept	or 1 Gen Chong		Case number (if known)	
4.1 9	Hyundai Motor Finance	Last 4 digits of account number	6529	\$0.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 20829 Fountain Valley, CA 92728	When was the debt incurred?	Opened 04/12 Last Active 03/16	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Automobile		
4.2	IC Systems, Inc	Last 4 digits of account number	6132	\$1,139.00
	Nonpriority Creditor's Name Attn: Bankruptcy	When was the debt incurred?	Opened 08/20	
	Po Box 64378	when was the dept incurred:	Opened 06/20	
	St. Paul, MN 55164	_		
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	_	Пол		
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	1 claim:	
	☐ At least one of the debtors and another	Student loans	a Glaini.	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Collection A	ttorney Elgin Medi Transport Inc.	
4.2 1	IICARNR INTEGRATED IMAGING	Last 4 digits of account number	5544	\$215.00
	Nonpriority Creditor's Name PO Box 3475 Toledo, OH 43607	When was the debt incurred?	2020	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	□ Yes	Other, Specify Medical Bill		
	· ••			

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Case number (if known)

Jepto	Gen Chong		Case number (if known)	
1.2	Illinois Bone & Joint Institute	Last 4 digits of account number	5544	\$21,753.00
	Nonpriority Creditor's Name 5057 Paysphere Circle	When was the debt incurred?	2020	
	Chicago, IL 60674 Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify Medical Bill		
4.2 3	Lutheran General Hospital	Last 4 digits of account number	5544	\$70.00
	Nonpriority Creditor's Name 22049 Network Place Chicago, IL 60673	When was the debt incurred?	2021	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify Medical Bill		
1.2	Medical Business Bureau	Last 4 digits of account number	8026	\$13,793.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 1729	When was the debt incurred?	Opened 02/21 Last Active 04/20	
	Park Ridge, IL 60068			
	Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	Other. Specify Collection A	attorney Illinois Bone Joint Institut	

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Debtor	1 Gen Chong		Case number (if known)		
4.2			0700		
5	Medical Business Bureau	Last 4 digits of account number	0789	\$8,000.00	
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 1729	When was the debt incurred?	Opened 09/20 Last Active 04/20		
	Park Ridge, IL 60068 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	_	☐ Student loans			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	□ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	■ No	Debts to pension or profit-sharin			
	□ Yes		attorney Midwest Anesthesia		
4.2	Medical Business Bureau	Look & alteria of account mount on	0790	\$6,946.00	
6	Nonpriority Creditor's Name	Last 4 digits of account number		ψ0,940.00	
	Attn: Bankruptcy Po Box 1729	When was the debt incurred?	Opened 09/20 Last Active 04/20		
	Park Ridge, IL 60068 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i			
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured			
	At least one of the debtors and another	☐ Student loans	d Glaim.		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims			
	■ No	☐ Debts to pension or profit-sharin	ng plans, and other similar debts		
	☐ Yes	Collection Attorney Midwest Anesthesia Partners LI			
4.2 7	Medical Business Bureau Nonpriority Creditor's Name	Last 4 digits of account number	8027	\$3,448.00	
	Attn: Bankruptcy Po Box 1729	When was the debt incurred?	Opened 02/21 Last Active 04/20		
	Park Ridge, IL 60068 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Uniliquidated ☐ Disputed			
	☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	☐ Yes	Other. Specify Collection A	ttorney Illinois Bone Joint Institut		

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Gen Chong		Case number (ii known)	
Medical Business Bureau	Last 4 digits of account number	8024	\$1,010.00
Nonpriority Creditor's Name Attn: Bankruptcy Po Box 1729	When was the debt incurred?	Opened 02/21 Last Active 04/20	
Park Ridge, IL 60068 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	■ Other. Specify Collection A	ttorney Illinois Bone Joint Institut	
Medical Business Bureau	Last 4 digits of account number	8025	\$282.00
Nonpriority Creditor's Name Attn: Bankruptcy Po Box 1729	When was the debt incurred?	Opened 02/21 Last Active 04/20	
Park Ridge, IL 60068 Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	7.0 0 , 0	er chook an and apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	■ Other. Specify Collection A	attorney Illinois Bone Joint Institut	
Medical Business Bureau	Last 4 digits of account number	8038	\$193.00
Nonpriority Creditor's Name Attn: Bankruptcy Po Box 1729	When was the debt incurred?	Opened 02/21 Last Active 10/20	
Park Ridge, IL 60068 Number Street City State Zip Code	As of the date you file, the claim	is. Chack all that apply	
Who incurred the debt? Check one.	As of the date you me, the dam	S. Oncok all that apply	
■ Debtor 1 only	☐ Contingent		
□ Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
\square Check if this claim is for a community debt	☐ Student loans☐ Obligations arising out of a separation	aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
No	Debts to pension or profit-sharing		
☐ Yes	Other. Specify Collection A	ttorney Illinois Bone Joint Institut	

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Depto	r1 Gen Chong	Case no	Imber (if known)	
4.3	Medical Business Bureau	Last 4 digits of account number 8034		\$168.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 1729	When was the debt incurred? Open	ed 02/21 Last Active 06/20	
	Park Ridge, IL 60068 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check	all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separation ag	reement or divorce that you did not	
	No	report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts		
	Yes			
	□ Yes	Other. Specify Collection Attorney	milinois Bone Joint Institut	
4.3	Medical Business Bureau	Last 4 digits of account number 8031		\$165.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 1729	When was the debt incurred? Open	ed 02/21 Last Active 05/20	
	Park Ridge, IL 60068 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check	all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation ag report as priority claims		
	No	Debts to pension or profit-sharing plans,	and other similar debts	
	☐ Yes	■ Other. Specify Collection Attorney		
	2.163	Other: Specify		
4.3	Medical Business Bureau Nonpriority Creditor's Name	Last 4 digits of account number 8028		\$127.00
	Attn: Bankruptcy Po Box 1729	When was the debt incurred? Open	ed 02/21 Last Active 05/20	
	Park Ridge, IL 60068 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check	all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	□ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation ag report as priority claims	reement or divorce that you did not	
	No	☐ Debts to pension or profit-sharing plans,	and other similar debts	
	□ Yes	Other. Specify Collection Attorney		
	 1€3	Other. Specify Our collection Attorney	minoro Dono donit inditiat	

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Debto	r 1 Gen Chong		Case number (if known)	
4.3	Medical Business Bureau Nonpriority Creditor's Name	Last 4 digits of account number	8030	\$109.00
	Attn: Bankruptcy Po Box 1729 Park Ridge, IL 60068	When was the debt incurred?	Opened 02/21 Last Active 05/20	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify Collection A	ttorney Illinois Bone Joint Institut	
4.3 5	Medical Business Bureau	Last 4 digits of account number	8023	\$93.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 1729	When was the debt incurred?	Opened 02/21 Last Active 04/20	
	Park Ridge, IL 60068 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Collection A	ttorney Illinois Bone Joint Institut	
4.3	Medical Business Bureau Nonpriority Creditor's Name	Last 4 digits of account number	8035	\$91.00
	Attn: Bankruptcy Po Box 1729	When was the debt incurred?	Opened 02/21 Last Active 07/20	
	Park Ridge, IL 60068 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Collection A	ttorney Illinois Bone Joint Institut	

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Dept	or 1 Gen Chong	Case number (if known)	
4.3 7	Medical Business Bureau Nonpriority Creditor's Name	Last 4 digits of account number 8029	\$91.00
	Attn: Bankruptcy Po Box 1729 Park Ridge, IL 60068	When was the debt incurred? Opened 02/21 Last A	Active 06/20_
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce treport as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar del	
	Yes	Other. Specify Collection Attorney Illinois Bone Jo	int Institut
4.3 8	Nationwide Credit Inc	Last 4 digits of account number 5544	\$4,366.00
	Nonpriority Creditor's Name 2015 Vaughn Road NW Bldg 400	When was the debt incurred? 2017	
	Kennesaw, GA 30144-7801 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce treport as priority claims	•
	■ No	Debts to pension or profit-sharing plans, and other similar del	ots
	Yes	Other. Specify collection	
4.3 9	Radius Global Solutions, LLC Nonpriority Creditor's Name	Last 4 digits of account number 5544	\$5,208.00
	PO Box 390905 Minneapolis, MN 55439	When was the debt incurred? 2020	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	\square Check if this claim is for a community debt	☐ Student loans☐ Obligations arising out of a separation agreement or divorce to the separation agreement of the	hat you did not
	Is the claim subject to offset?	report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar del	ots
	Yes	Other. Specify collection	

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Depto	Gen Chong		Case number (if known)	
4.4	Synchrony Bank/Sams	Last 4 digits of account number	2480	\$0.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 965060 Orlando, FL 32896	When was the debt incurred?	Opened 8/30/11 Last Active 6/08/14	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Charge Acc	• •	
4.4				
1	Volkswagen Credit, Inc	Last 4 digits of account number	9939	\$0.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 3	When was the debt incurred?	Opened 03/16 Last Active 10/16	
	Hillsboro, OR 97123 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify Automobile		
4.4	Wakefield & Associates		0848	\$1,325.00
2	Nonpriority Creditor's Name	Last 4 digits of account number		φ1,323.00
	Attn: Bankruptcy 7005 Middlebrook Pike Knoxville, TN 37909	When was the debt incurred?	Opened 08/20 Last Active 04/20	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharin	a plane, and other similar dobts	
		·	• •	
	□Yes	Other. Specify Collection A	ttorney Cep America Illinois Llp	

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1 Gen Chong	Case number (if known)				
Wakefield & Associates	Last 4 digits of account number	9640	\$51		
Nonpriority Creditor's Name	_				
Attn: Bankruptcy	When was the debt incurred?	Opened 01/20 Last Active 11/18			
7005 Middlebrook Pike					
Knoxville, TN 37909 Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply			
Who incurred the debt? Check one.	As of the date you me, the claim	13. Опеск ан шасарру			
■ Debtor 1 only	☐ Contingent				
☐ Debtor 2 only	☐ Unliquidated				
☐ Debtor 1 and Debtor 2 only	☐ Disputed				
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
☐ Check if this claim is for a community	☐ Student loans				
debt	☐ Obligations arising out of a separation agreement or divorce that you did not				
Is the claim subject to offset?	report as priority claims				
■ No	\square Debts to pension or profit-sharing plans, and other similar debts				
□Yes	Collection A Other. Specify Associates	uttorney Midwest Emergency L			

Part 3: List Others to Be Notified About a Debt That You Already Listed

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

Total Claim

6a.	Domestic support obligations	6a.	\$	0.00
6b.	Taxes and certain other debts you owe the government	6b.	\$	10,000.00
6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	10,000.00
				Total Claim
6f.	Student loans	6f.	\$	0.00
6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	109,722.00
6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	109,722.00
	6b. 6c. 6d. 6e. 6f. 6g. 6h.	 6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated 6d. Other. Add all other priority unsecured claims. Write that amount here. 6e. Total Priority. Add lines 6a through 6d. 6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar debts 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. 	6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated 6d. Other. Add all other priority unsecured claims. Write that amount here. 6d. 6e. Total Priority. Add lines 6a through 6d. 6e. 6f. Student loans 6f. 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar debts 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. 6d. 6d. 6d. 6d. 6d. 6d. 6d. 6e.	6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated 6d. Other. Add all other priority unsecured claims. Write that amount here. 6d. \$ 6e. Total Priority. Add lines 6a through 6d. 6e. \$ 6f. Student loans 6f. \$ 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar debts 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Fill in this infor	mation to identify your	case:		
Debtor 1	Gen Chong First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with Name, Number	whom you have the Street, City, State and ZIF	e contract or lease	State what the contract or lease is for				
2.1									
	Name								
	Number	Street			_				
	City		State	ZIP Code	_				
2.2									
	Name								
	Number	Street							
	City		State	ZIP Code	_				
2.3									
	Name				_				
	Number	Street							
	City		State	ZIP Code	<u> </u>				
2.4	Oity		Olalo	211 0000					
	Name				_				
	Number	Street			_				
	City		State	ZIP Code	_				
2.5	Oity		State	ZIF COUE					
	Name				_				
	Number	Street			<u> </u>				
	City		State	ZIP Code	_				

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		Docume	ili raye 30 U	1 02	
Fill in this in	formation to identify your	case:			
Debtor 1	Gen Chong				
20010	First Name	Middle Name	Last Name		
Debtor 2	First Name	Middle Nove	Loot Name		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number	·			☐ Check if this is an	
,				amended filing	
Schedu Codebtors ar		re also liable for any del		12/1 s complete and accurate as possible. If two married	
fill it out, and your name ar	number the entries in the nd case number (if known)	boxes on the left. Attack . Answer every question	n the Additional Page to	on. If more space is needed, copy the Additional Pa o this page. On the top of any Additional Pages, writ	
1. Do yo	u have any codebtors? (If	you are filing a joint case,	do not list either spouse	as a codebtor.	
■ No □ Yes					
Arizona, No. Go Yes. D	California, Idaho, Louisiana, o to line 3. Oid your spouse, former spou	Nevada, New Mexico, Puuse, or legal equivalent live	e with you at the time?	y? (Community property states and territories include ngton, and Wisconsin.) if your spouse is filing with you. List the person shour spouse is filing with you. Schedule D (Office)	
	6D), Schedule E/F (Official			6G). Use Schedule D, Schedule E/F, or Schedule G t	
	Jumn 1: Your codebtor ne, Number, Street, City, State and ZI	P Code		Column 2: The creditor to whom you owe the de Check all schedules that apply:	bt
3.1 Nar	ne			☐ Schedule D, line ☐ Schedule E/F, line ☐ Schedule G, line ☐ Schedule G, line	
Nur City	mber Street	State	ZIP Code		
3.2 Nar	ne			Schedule D, line Schedule E/F, line Schedule G, line	
Nur City	mber Street	State	ZIP Code	_	

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						_			
Fill	in this information to identify y	our case:							
Del	btor 1 Gen Ch	ong			_				
	btor 2 buse, if filing)								
Uni	ited States Bankruptcy Court for	or the: NORTHERN DISTRI	CT OF ILLINOIS						
	se number nown)		-				nded filing ment showi	ng postpetition following date:	
0	fficial Form 106l					MM / DE	/ YYYY		
S	chedule I: Your I	ncome				IVIIVI / DE	7 1 1 1 1		12/15
spo atta	plying correct information. It use. If you are separated and ich a separate sheet to this formation. Describe Employment information.	d your spouse is not filing w orm. On the top of any addit	ith you, do not inclu	de infor	mati	on about your s d case number	spouse. If m (if known).	nore space is	needed,
		sh	■ Employed				ployed	illing spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	☐ Not employed	ed			t employed		
	employers.	Occupation	Valuation Analys	sis					
	Include part-time, seasonal, self-employed work.	Employer's name	Tavas, LLC						
	Occupation may include stude or homemaker, if it applies.	dent Employer's address	3850 N. Wilke R Arlington Heights		004				
		How long employed	there? 2.5 yea	rs			_		
Pai	rt 2: Give Details Abou	t Monthly Income							
	imate monthly income as of use unless you are separated.	the date you file this form. If	you have nothing to r	eport for	any	line, write \$0 in	he space. Ir	nclude your no	n-filing
	ou or your non-filing spouse ha e space, attach a separate sh		ombine the informatio	n for all	empl	oyers for that pe	rson on the	lines below. If	you need
						For Debtor 1		ebtor 2 or ling spouse	
2.		salary, and commissions (buthly, calculate what the month		2.	\$	4,799.1	7_ \$	N/A	
3.	Estimate and list monthly	overtime pay.		3.	+\$	0.0	<u> </u>	N/A	
4.	Calculate gross Income.	Add line 2 + line 3.		4.	\$	4,799.17	\$	N/A	

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Deb	tor 1	Gen Chong	-	Case	e number (if known)			
				Fo	r Debtor 1		Debtor 2 or -filing spouse	
	Copy	y line 4 here	4.	\$_	4,799.17	\$	N/A	
5.	List	all payroll deductions:						
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	1,024.83	\$	N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	N/A	
	5c.	Voluntary contributions for retirement plans	5c.	\$_	0.00	\$	N/A	
	5d.	Required repayments of retirement fund loans	5d.	\$_	0.00	\$_	N/A	
	5e.	Insurance	5e.	\$_	0.00	\$_	N/A	
	5f. 5g.	Domestic support obligations Union dues	5f. 5g.	\$_ \$	671.67	\$_ \$	N/A N/A	
	5h.	Other deductions. Specify:	5h.+	- : -	0.00		N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	1,696.50	\$	N/A	
7.	Calc	ulate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	3,102.67	\$	N/A	
8.	List a	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$	N/A	
	8b.	Interest and dividends	8b.	\$ -	0.00	\$_	N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce		Ψ_	0.00	Ψ	IWA.	
		settlement, and property settlement.	8c.	\$	0.00	\$	N/A	
	8d.	Unemployment compensation	8d.	\$_	0.00	\$	N/A	
	8e.	Social Security	8e.	\$_	0.00	\$	N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	\$	0.00	\$	N/A	
	8g.	Pension or retirement income	 8g.	\$	0.00	\$	N/A	
	8h.	Other monthly income. Specify: programs Driving for varous "gig" ride programs	8h.+	- \$_	700.00	+ \$	N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$_	700.00	\$	N/A	
10.	Calc	ulate monthly income. Add line 7 + line 9.	10. \$		3,802.67 + \$		N/A = \$	3,802.67
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.			0,002.07			0,002.07
11.	Inclu- other	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your refriends or relatives. ot include any amounts already included in lines 2-10 or amounts that are not stify:	depen				Schedule J. 11. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certaines						3,802.67
								ea income
13.	Do y ■ □	ou expect an increase or decrease within the year after you file this form No. Yes. Explain:	?					

Fill	in this informa	tion to identify yo	our case:					
Deb	tor 1	Gen Chong				Che	eck if this is: An amended filing	
	tor 2 ouse, if filing)						A supplement show	wing postpetition chapter the following date:
Unit	ed States Bankr	uptcy Court for the	: NORTH	ERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
	e number nown)							
		rm 106J						
		J: Your			- Clima tamathan b	- 41		12/15
info	rmation. If m		eded, atta	. If two married people ar ich another sheet to this i n.				
Par 1.	t 1: Descr	ibe Your House	ehold					
	■ No. Go to	line 2.	in a separ	ate household?				
	□ N □ Y	-	st file Offici	al Form 106J-2, <i>Expen</i> ses	for Separate House	ehold of Del	otor 2.	
2.	Do you have	e dependents?	■ No					
	Do not list Do Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relation		Dependent's age	Does dependent live with you?
	Do not state dependents							□ No □ Yes
	·							□ No
								□ Yes □ No
								☐ Yes
								□ No □ Yes
3.		enses include	_	No				□ res
		f people other t d your depende		Yes				
Est exp	imate your ex	ate Your Ongoi openses as of your date after the	our bankrı	ly Expenses uptcy filing date unless y y is filed. If this is a supp	ou are using this fo lemental <i>Schedule</i>	orm as a s J, check t	upplement in a Cha he box at the top o	apter 13 case to report of the form and fill in the
the		n assistance an		government assistance it luded it on <i>Schedule I: Y</i>			Your exp	enses
4.		or home owners		ses for your residence. In	nclude first mortgage	e 4.	\$	660.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a.	\$	0.00
		rty, homeowner'				4b.	\$	0.00
		maintenance, re owner's associa		upkeep expenses		4c. 4d.		0.00
5.				oominium dues our residence, such as ho	me equity loans	4a. 5.	·	0.00

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Deb	otor 1 Gen Chong	Case numbe	er (if known)	
6.	Utilities:			
0.	6a. Electricity, heat, natural gas	6a. \$	8	150.00
	6b. Water, sewer, garbage collection	6b. \$		150.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$		100.00
	6d. Other. Specify:	6d. \$		0.00
7.	Food and housekeeping supplies	7. \$		700.00
8.	Childcare and children's education costs	8. \$		25.00
9.	Clothing, laundry, and dry cleaning	9. \$		35.00
	Personal care products and services	10. \$		50.00
	Medical and dental expenses	11. \$		125.00
	Transportation. Include gas, maintenance, bus or train fare.	4		120.00
	Do not include car payments.	12. \$	5	450.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	·	50.00
	Charitable contributions and religious donations	14. \$		0.00
	Insurance.		· -	
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a. \$	5	0.00
	15b. Health insurance	15b. \$	S	0.00
	15c. Vehicle insurance	15c. \$	<u> </u>	125.00
	15d. Other insurance. Specify:	15d. \$	·	0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	 16. \$	 S	0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a. \$	5	560.00
	17b. Car payments for Vehicle 2	17b. \$		0.00
	17c. Other. Specify:	17c. \$	S	0.00
	17d. Other. Specify:	17d. \$	·	0.00
18.	Your payments of alimony, maintenance, and support that you did not report a deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I)		3	0.00
19.	Other payments you make to support others who do not live with you.	\$	<u> </u>	0.00
	Specify:	19.		
20.	the contract of the contract o			
	20a. Mortgages on other property	20a. \$		0.00
	20b. Real estate taxes	20b. \$		0.00
	20c. Property, homeowner's, or renter's insurance	20c. \$	S	0.00
	20d. Maintenance, repair, and upkeep expenses	20d. \$		0.00
	20e. Homeowner's association or condominium dues	20e. \$	S	0.00
21.	Other: Specify: Association	21. +	+\$	125.00
	Miscellaneous		+\$	100.00
22.	Calculate your monthly expenses		•	
	22a. Add lines 4 through 21.		ф	3,405.00
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
	22c. Add line 22a and 22b. The result is your monthly expenses.		\$	3,405.00
23.				
	23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$		3,802.67
	23b. Copy your monthly expenses from line 22c above.	23b	\$	3,405.00
	23c. Subtract your monthly expenses from your monthly income.	22-	•	397.67
	The result is your monthly net income.	23c. \$		331.01

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

Yes.

Explain here: Debtor will have to purchase health insurance within the next six months: estimated about \$600 per month

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							•	
Fill in t	his inform	nation to identify your	case:					
Debtor	1	Gen Chong						
		First Name	Middle Name	La	st Name			
Debtor (Spouse i	_	First Name	Middle Name	l a	st Name			
(Spouse i	i, illiig)	i iist ivanie	ivildule Ivallie	Lo	stranie			
United	States Bar	nkruptcy Court for the:	NORTHERN DISTRIC	T OF ILLING	JIS			
Case n	umber							
(if known)	_						☐ Check if this is an	
							amended filing	
o	. –	1000						
		n 106Dec			_			
Dec	larati	ion About a	ın Individua	I Debt	or's Sch	edules	12/1	5
								Т
If two m	narried pe	ople are filing together	r, both are equally respo	onsible for	supplying correct	information.		
You mu	st file this	s form whenever you fi	le bankruptcy schedule	s or amend	ed schedules. Ma	aking a false sta	tement, concealing property, or	
obtainir	ng money	or property by fraud in	n connection with a ban				000, or imprisonment for up to 20	
years, c	or both. 18	3 U.S.C. §§ 152, 1341, 1	519, and 3571.					
	Sign	Below						
	0.9							_
Di	id vou pav	or agree to pay some	one who is NOT an atto	rnev to hel	o vou fill out bank	cruptcy forms?		
	,,	,		,	, ,	,,		
	No							
Г	l Yes N	lame of person				Attach Bar	nkruptcy Petition Preparer's Notice,	
	1 100. 11						n, and Signature (Official Form 119)
Hn	der nenal	ty of perjury I declare	that I have read the sun	nmary and	schadulas filad w	ith this declarat	ion and	
		true and correct.	that i have read the sun	initially aria	Jonedaics inca W	in tino acolarat	ion and	
v		01		v				
Х	/s/ Gen Gen Ch			X	Signature of Deb	otor 2		
		e of Debtor 1			Signature or Det	NOI 2		
	3.9							
	Date N	lovember 1, 2021			Date			

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Fill	l in this inforn	nation to identify you	case:								
De	btor 1	Gen Chong									
Do	btor 2	First Name	Middle Name	Last Name							
	ouse if, filing)	First Name	Middle Name	Last Name							
Un	ited States Bai	nkruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS							
Ca	se number										
	nown)				_	heck if this is an mended filing					
					a	menaea iiing					
\bigcirc 1	fficial Fo	rm 107									
			Affaire for Individ	duals Eiling for B	ankruptov	4/40					
				duals Filing for B		4/19					
					equally responsible for sup additional pages, write you						
nun	nber (if knowr	n). Answer every ques	stion.								
Pa	rt 1: Give D	etails About Your Ma	rital Status and Where You	Lived Before							
1.	What is you	current marital statu	s?								
	☐ Married										
	■ Not mar	ried									
2.	During the la	ing the last 3 years, have you lived anywhere other than where you live now?									
		No.									
	■ No □ Ves Lis	t all of the places you li	ived in the last 3 years. Do no	ot include where you live now							
		✓ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.									
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there					
3	Within the la	est 8 years did you ey	ver live with a snouse or led	ial equivalent in a commun	ity property state or territory	17 (Community property					
stat					co, Texas, Washington and W						
	■ No										
	_	ike sure you fill out Sch	nedule H: Your Codebtors (Of	fficial Form 106H).							
		,	,	,							
Pa	rt 2 Explai	n the Sources of You	r Income								
4.					ear or the two previous caler	ndar years?					
		,	•	all businesses, including part- e together, list it only once un							
	, 	,	,								
	□ No Fill	in the details.									
	— 165. Fill	in the details.									
			Debtor 1		Debtor 2						
			Sources of income Check all that apply.	Gross income (before deductions and	Sources of income Check all that apply.	Gross income (before deductions					
				exclusions)		and exclusions)					
		of current year until	■ Wages, commissions,	Unknown	☐ Wages, commissions,						
the	e date you file	d for bankruptcy:	bonuses, tips		bonuses, tips						
			☐ Operating a business		☐ Operating a business						

Official Form 107

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Debtor 1 Gen Chong Case							e number (if known)		
			D	ebtor 1			Debtor 2		
				ources of income heck all that apply.	Gross ind (before de exclusions	eductions and	Sources of inco		Gross income (before deductions and exclusions)
	r last caler nuary 1 to	ndar year: December		Wages, commissions, onuses, tips		Unknown	☐ Wages, commissions, bonuses, tips		
				Operating a business			☐ Operating a l	ousiness	
		dar year be December	31 2010 \	Wages, commissions, onuses, tips		Unknown	☐ Wages, combonuses, tips	missions,	
				Operating a business			☐ Operating a l	ousiness	
	winnings. List each No	lf you are fili	ng a joint case a	nsions; rental income; inter and you have income that you from each source separate	ou received	together, list it o	nly once under De	btor 1.	a gambing and lottery
				-b-t 4			Dahtan 0		
			S	ebtor 1 ources of income escribe below.	each sou	eductions and	Debtor 2 Sources of inco Describe below.		Gross income (before deductions and exclusions)
Pai	rt 3: Lis	t Certain Pa	vments You Ma	ide Before You Filed for		,			
6.		r Debtor 1's Neither De individual p	or Debtor 2's cebtor 1 nor Deborimarily for a pe	lebts primarily consumer tor 2 has primarily consumer rsonal, family, or househol you filed for bankruptcy, di	r debts? Imer debts. Id purpose."				1(8) as "incurred by ar
		No. Yes	paid that credit not include pay	h creditor to whom you pai tor. Do not include paymer ments to an attorney for the 4/01/22 and every 3 years	nts for domes nis bankrupto	tic support oblig y case.	ations, such as ch	ild support a	nd alimony. Also, do
	■ Yes.			oth have primarily consuyou filed for bankruptcy, di		y creditor a tota	of \$600 or more?		
		■ No.	Go to line 7.						
		□ Yes	include payme	h creditor to whom you pai nts for domestic support of s bankruptcy case.					
	Creditor	's Name and	d Address	Dates of payme	nt To	otal amount paid	Amount you still owe	Was this p	payment for

Case 21-12502 Doc 1 Filed 11/01/21 Entered 11/01/21 14:46:41 Document Page 46 of 62 Debtor 1 Gen Chong Case number (if known) Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Nο Yes. List all payments to an insider. Amount you **Insider's Name and Address** Reason for this payment Dates of payment Total amount still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Insider's Name and Address Total amount Amount you Reason for this payment Dates of payment still owe Include creditor's name paid Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number Cavalry SPV I, LLC vs. Blitt & Gaines Collection Lawsuit Kane County Clerk Pending 21-SC-002941 719 S. Batavia, Building B □ On appeal p.o. box 70 □ Concluded Geneva, IL 60134 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Value of the Date property **Explain what happened** 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Amount Date action was taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No Yes Case 21-12502 Doc 1 Filed 11/01/21 Entered 11/01/21 14:46:41 Desc Main Document Page 47 of 62

Deb	otor 1 Gen Chong	Case numb	Der (if known)				
Par	t 5: List Certain Gifts and Contributions						
13.	Within 2 years before you filed for bankruptc ■ No	ey, did you give any gifts with a total value of mor	e than \$600 per person	?			
	Yes. Fill in the details for each gift.						
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value			
	Person to Whom You Gave the Gift and Address:						
14.	Within 2 years before you filed for bankruptc ■ No	ey, did you give any gifts or contributions with a t	otal value of more than	\$600 to any charity?			
	☐ Yes. Fill in the details for each gift or contri	bution.					
	Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value			
Par	t 6: List Certain Losses						
15.	or gambling? No Yes. Fill in the details.	or since you filed for bankruptcy, did you lose a	nyming because of the	t, me, other disuster			
	how the loss occurred Incl	scribe any insurance coverage for the loss ude the amount that insurance has paid. List pendinurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost			
Par	t 7: List Certain Payments or Transfers						
16.	consulted about seeking bankruptcy or prep	r, did you or anyone else acting on your behalf pararing a bankruptcy petition? arers, or credit counseling agencies for services requ		rty to anyone you			
	Yes. Fill in the details.						
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment			
	Suburban Legal Group PC 1305 Remington Rd Suite C Schaumburg, IL 60173	\$986 for Attorney Fees	2021	\$986.00			
	Credit Info Net Dayton, OH	\$76 for three credit reports and payment for credit counseling and debtor education	2021 1	\$76.00			
17.	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that you		ay or transfer any prope	rty to anyone who			
	■ No□ Yes. Fill in the details.						
	Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment			

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property

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Debtor 1 Gen Chong Case number (if known)

	transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No Yes. Fill in the details.								
	Person Who Received Transfer Address	Description and property transfe			y property or eceived or debts ange	Date transfer was made			
	Person's relationship to you								
19.	Within 10 years before you filed for bankrubeneficiary? (These are often called asset-p No		any property to a	self-settled trust	or similar device o	f which you are a			
	☐ Yes. Fill in the details.								
	Name of trust	Description and	value of the prop	erty transferred		Date Transfer was made			
Pai	t 8: List of Certain Financial Accounts, I	Instruments, Safe Depos	sit Boxes, and Sto	orage Units					
20.	Within 1 year before you filed for bankrupt sold, moved, or transferred?	•		•	, ,	, ,			
	Include checking, savings, money market, houses, pension funds, cooperatives, assortion No				es in banks, credit	unions, brokerage			
			_						
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of accou instrument	close move	account was ed, sold, ed, or ferred	Last balance before closing or transfer			
21.	Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?								
	■ No								
	Yes. Fill in the details.								
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)		Address (Number, Street, City,		ntents	Do you still have it?			
22.	Have you stored property in a storage unit	ĺ	ur home within 1	year before you	filed for bankruptcy	/?			
	■ No □ Yes. Fill in the details.								
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		Describe the co	ntents	Do you still have it?			
Pai	t 9: Identify Property You Hold or Contro	ol for Someone Else							
23.	Do you hold or control any property that s for someone.	someone else owns? Inc	clude any propert	y you borrowed	from, are storing fo	r, or hold in trust			
	■ No								
	Yes. Fill in the details.								
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? Code) Where is the property? (Number, Street, City, State and ZIP Code) Describe the property			operty	Value			
Pại	t 10: Give Details About Environmental In	nformation							

For the purpose of Part 10, the following definitions apply:

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or

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Debtor 1 Gen Chong Case number (if known)

•	regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.					
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.					
Rep	ort all notices, releases, and proceedings th	at you know about, regardless of when	they occurred.			
24.	Has any governmental unit notified you that	t you may be liable or potentially liable ι	under or in violation of an environm	ental law?		
	■ No □ Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice		
25.	Have you notified any governmental unit of	any release of hazardous material?				
	■ No □ Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice		
26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.					
	■ No □ Yes. Fill in the details.					
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case		
Pai	t 11: Give Details About Your Business or	,				
27.	Within 4 years before you filed for bankrup	tcy, did you own a business or have any	of the following connections to an	y business?		
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time					
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)					
	☐ A partner in a partnership					
	☐ An officer, director, or managing executive of a corporation					
	☐ An owner of at least 5% of the voting or equity securities of a corporation					
	No. None of the above applies. Go to Part 12.					
	Yes. Check all that apply above and fill in the details below for each business.					
	Business Name	Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.			
	Address (Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	·	number or ITIN.		
28.	Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.					
	■ No					
	☐ Yes. Fill in the details below.					
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued				

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection

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with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.

18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Gen Chong
Gen Chong
Signature of Debtor 2

Signature of Debtor 1

Date November 1, 2021
Date
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

No
Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No
Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Debtor 1	Gen Chong			
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
Jnited States Ba	ankruptcy Court for th	ne: NORTHERN DISTRICT	OF ILLINOIS	
Case number				
if known)				Check if this is an amended filing
				amended illing
Official Fo				

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule Ca
Creditor's Honda Finance	■ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	<u>_</u>
Description of 2016 Honda Accord 292000 miles	☐ Retain the property and enter into a Reaffirmation Agreement.	Yes
property securing debt:	☐ Retain the property and [explain]:	
Creditor's US Bank Home Mortgage	■ Surrender the property.	□ No
name:	Retain the property and redeem it.	
Description of 307 Silverstone Drive	Retain the property and enter into a Reaffirmation Agreement.	Yes
property Carpentersville, IL 60110 Kane securing debt: County	☐ Retain the property and [explain]:	

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

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Debtor 1 Gen Chong	Case number (if known)
Lessor's name: Description of leased Property:	□ No □ Yes
Lessor's name: Description of leased Property:	□ No
Lessor's name: Description of leased Property:	□ No
Lessor's name: Description of leased Property:	□ No □ Yes
Lessor's name: Description of leased Property:	□ No □ Yes
Lessor's name: Description of leased Property:	□ No □ Yes
Lessor's name: Description of leased Property:	□ No
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention about any property that is subject to an unexpired lease.	y property of my estate that secures a debt and any personal
X /s/ Gen Chong Gen Chong Signature of Debtor 1	nature of Debtor 2
Date November 1, 2021 Date	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$78	administrative fee
+ \$15	trustee surcharge
\$338	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$571 administrative fee \$1,738 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$78	administrative fee
	\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$78	administrative fee
	\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/forms/bankruptcy-forms

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses.

In Alabama and North Carolina, go to: http://www.uscourts.gov/services-forms/bankruptcy/cre dit-counseling-and-debtor-education-courses.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 21-12502 Doc 1 Filed 11/01/21 Entered 11/01/21 14:46:41 Desc Main Document Page 57 of 62

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In re	Gen Chong		Case No) .	
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMP	ENSATION OF ATTO	RNEY FOR I	DEBTOR(S)	
c	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 compensation paid to me within one year before the five rendered on behalf of the debtor(s) in contemplatio	ling of the petition in bankruptcy	, or agreed to be pa	id to me, for services rend	ered or to
	For legal services, I have agreed to accept		\$	986.00	
	Prior to the filing of this statement I have receive			986.00	
	Balance Due		s	0.00	
2. \$	338.00 of the filing fee has been paid.				
3. T	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4. T	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5. I	I have not agreed to share the above-disclosed cor	npensation with any other persor	n unless they are me	mbers and associates of m	ıy law firm.
[☐ I have agreed to share the above-disclosed competed copy of the agreement, together with a list of the r				firm. A
6. I	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
b c	Analysis of the debtor's financial situation, and ren Preparation and filing of any petition, schedules, st Representation of the debtor at the meeting of cred [Other provisions as needed] Negotiations with secured creditors to rea agreements and applications as needed; of liens on household goods.	atement of affairs and plan whic litors and confirmation hearing, a duce to market value; exempti	h may be required; and any adjourned h ion planning; prep	earings thereof; aration and filing of reaf	firmation
7. E	By agreement with the debtor(s), the above-disclosed Representation of the debtors in any disc adversary proceeding.			lief from stay actions or	any other
		CERTIFICATION			
	certify that the foregoing is a complete statement of ankruptcy proceeding.	any agreement or arrangement fo	or payment to me fo	representation of the deb	tor(s) in
No	ovember 1, 2021	/s/ John P. Carlin			
	ate	John P. Carlin 62 Signature of Attorn Suburban Legal 0 1305 Remington Suite C Schaumburg, IL 6 847-843-8600 Fa jcarlin@suburban	77222 Jey Group Road 60173 ax: 847-843-8605		_
		Name of law firm	<u> </u>	<u> </u>	•

United States Bankruptcy Court Northern District of Illinois

		1 (of the fit District of Infinois	3	
In re	Gen Chong		Case No.	
		Debtor(s)	Chapter 7	
	N/E	CDIEICATION OF CREDITOR	MATDIY	
	V E	CRIFICATION OF CREDITOR	WAIKIA	
		Number	of Creditors:	33
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of creation	ditors is true and correc	et to the best of my
Date:	November 1, 2021	/s/ Gen Chong Gen Chong Signature of Debtor		

Amex Correspondence/Bankruptcy Po Box 981540 El Paso, TX 79998

Bank of America Attn: Bankruptcy Po Box 982234 El Paso, TX 79998

Best Practices Inpatient Care, Ltd. PO Box 268 Lake Zurich, IL 60047

Blitt And Gaines, P.C. 661 W. Glenn Avenue Wheeling, IL 60090

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Cavalry Portfolio Services Attn: Bankruptcy 500 Summit Lake Drive, Suite 400 Vahalla, NY 10595

CEP America - Illinois, PC PO Box 582663 Modesto, CA 95358

Chase Card Services Attn: Bankruptcy Po Box 15298 Wilmington, DE 19850

Citibank Citicorp Credit Srvs/Centralized Bk dept Po Box 790034 St Louis, MO 63179

ComenityCapital/blnle Attn: Bankruptcy Dept Po Box 182125 Columbus, OH 43218 Convergent Outsourcing, Inc. Attn: Bankruptcy 800 Sw 39th St, Ste 100 Renton, WA 98057

Credit Management 4200 International Pkwy Carrollton, TX 75007

Discover Financial Attn: Bankruptcy Po Box 3025 New Albany, OH 43054

Elite Medical Transportation PO BOX 323 Elgin, IL 60121

fox valley laboratory physicians p.o. box 120153 Grand Rapids, MI 49528

GC Services Limited Partnership P.O. Box 95366 Atlanta, GA 30347

Harris & Harris Attn: Bankruptcy 111 W Jackson Blvd, Ste 400 Chicago, IL 60604

Honda Finance PO Box 5308 Elgin, IL 60121-5308

Hyundai Motor Finance Attn: Bankruptcy Po Box 20829 Fountain Valley, CA 92728

IC Systems, Inc Attn: Bankruptcy Po Box 64378 St. Paul, MN 55164 IICARNR INTEGRATED IMAGING PO Box 3475 Toledo, OH 43607

ILDOCFS
Office of Collections
406 East Monroe Station 433
Springfield, IL 62701

Illinois Bone & Joint Institute 5057 Paysphere Circle Chicago, IL 60674

Illinois Department of Revenue P.O. Box 64338 Chicago, IL 60664

Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19101-7346

Lutheran General Hospital 22049 Network Place Chicago, IL 60673

Medical Business Bureau Attn: Bankruptcy Po Box 1729 Park Ridge, IL 60068

Nationwide Credit Inc 2015 Vaughn Road NW Bldg 400 Kennesaw, GA 30144-7801

Radius Global Solutions, LLC PO Box 390905 Minneapolis, MN 55439

Synchrony Bank/Sams Attn: Bankruptcy Po Box 965060 Orlando, FL 32896 US Bank Home Mortgage Attn: Bankruptcy 4801 Frederica St Owensboro, KY 42301

Volkswagen Credit, Inc Attn: Bankruptcy Po Box 3 Hillsboro, OR 97123

Wakefield & Associates Attn: Bankruptcy 7005 Middlebrook Pike Knoxville, TN 37909